



22<sup>nd</sup> January 2017

**BRITS GIVE INTO 'TEMPTATION TUESDAY' AS NEW YEAR RESOLUTIONS COME  
TO AN END**

- *Nearly four in ten Brits will have broken their New Year resolution by January 23<sup>rd</sup>*
  - *'Temptation Tuesday' marks the first day of free living for many Brits*
- *Staying fit, healthy living and money management were the most popular goals for 2018*

More than one in three (37%) Brits will have given up on their New's Resolution by Tuesday 23<sup>rd</sup> January, according to new research from Isa provider Scottish Friendly.

The study of 2,000 Brits found that 37% of people are unable to stick to their resolution for longer than three weeks. This means that Tuesday 22<sup>nd</sup> January – dubbed 'Temptation Tuesday' – is the first day many Brits will of given into desire or succumb to temptation.

The findings reveal a further 27% of Brits only manage to battle on for approximately a month before giving in, which suggests that getting through January is the toughest part for most people.

On average as little as 10% of people in the UK make it until the end of the year without breaking their New Years resolution, which suggests many Brits are overly ambitious when setting their goals.

The most common New Year's resolution for 2018 related to getting fitter or living healthier, as selected by 44% of people. This was closely followed by finance related goals, two in five respondents (40%) set themselves the aim of saving more money, reducing their debt or generally managing their money better over the course of the year.

Sadly, for many Brits their resolve will already have been broken this month and they may be feeling disheartened as they fall back into old habits.

**Scottish Friendly's savings specialist, Calum Bennie, offers advice to Brits who want to stay on top of their finances in 2018:**

“ Breaking your New Year's resolution in January doesn't need to mean that your goals for the year ahead suddenly go out the window. There is plenty of time left to get your finances in order and start working towards a more realistic target. A good way to do this is to set a series of mini



resolutions for each month that are more manageable but still provide you with a sense of achievement at the end of it.

**Bennie continues:**

“If your intention for 2018 was to pay down your debt then start with a smaller target for February and aim to build momentum, increasing the amount you pay back each month. If you want to save more money then again it’s a good idea to start small and work your way up if you can. It doesn’t mean losing sight of the big picture or your end goal but it can help you to put a plan in place that you will stick to.

**Bennie concludes:**

“The temptation to spend money and the pressures of everyday living mean saving more or cutting back on expenditure can be hard. Take the time out to plan your finances on a regular basis and don’t be too despondent if you fall behind your target or give into bad habit on occasion. The most important thing is not to give up at the first attempt or be too harsh on yourself if you fail to stay on track. Instead remember to focus on the progress you have made and set yourself rewards when you do reach a key milestone.”

**-ENDS-**

**Notes to Editors**

Research conducted of 2,018 adults across the UK between 8<sup>th</sup> and 13<sup>th</sup> December 2017 by Why? Research

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